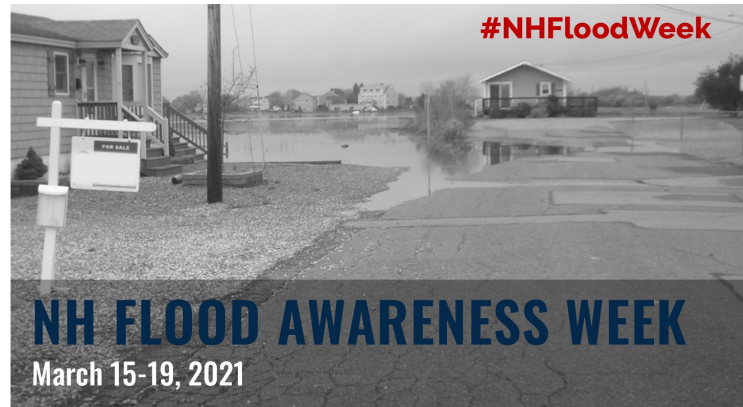


# Thinking of Buying a Home?

## 5 Ways to Understand a Property's Flood Risk (Before You Sign the Contract)

Buying a home is one of the biggest purchases most of us will make in our lives. Before you sign on the dotted line, make sure you understand the potential for flooding in the area and possible safety and financial implications. Below are 5 sources that prospective homebuyers can check to help them make an informed decision.



**1** Check the FEMA flood maps for the property to see if it's in a "Special Flood Hazard Area." If it is, that means that a heightened risk from flooding is expected. It also means that flood insurance will be required as the condition of a Federally-backed mortgage or other loan on the property. FEMA flood maps are available online at [msc.fema.gov](https://www.msc.fema.gov).

**2** Check other flood risk data online. If you're buying near the Seacoast, the [UNH Coastal Viewer](#) shows future sea level rise scenarios. Another option is [FloodFactor](#), which provides property-specific flood risk scores nationwide, taking into account different factors than the FEMA maps. [Redfin.com](#) and [Realtor.com](#) include both the FEMA flood zone and FloodFactor score for listings—learn about the differences between the two on the [Realtor.com website](#).

**3** Talk with the neighbors—long-time residents can be especially helpful. Ask them about local flooding issues they've seen in the neighborhood over the years. (Local neighborhood social media groups, such as on Facebook, are an alternative for in-person interactions.)

**4** Local officials (e.g., the Emergency Management Director, or Planning/Public Works departments) may be able to provide information about past floods. Most communities also have a Hazard Mitigation Plan which provides a history of past disasters, including floods. Contact the local municipal office to find out what may be available.

**5** Research local news reports by doing a web search about flooding in the area (e.g., "Flood" + name of street and community). Keep in mind that more recent floods are most likely to appear in results—older events may not be included.

**Remember: No matter where you buy, you should still be prepared for a flood since floods can happen anywhere it rains!**

- Visit [FloodSmart.gov](#) to learn more about flood insurance.
- Visit [ReadyNH.gov](#) to learn how to be ready when a flood happens.

